



Health Insurance Checklist

Identity Proofing

- Be prepared with the names, birthdates, and social security numbers for all household members applying for coverage. *
- Applicants need to provide a current home and mailing addresses (exceptions can be made for those experiencing homelessness or other difficult housing transitions).
- Immigration documents, if applicable
- Photo ID (state ID/driver's license or passport)

**Do not provide any personally identifiable information via email or text, check with your Navigator to determine the most secure way to send your sensitive information.*

Current Income Information

- **Job:** provide W-2, recent paystubs (last 30 days), or most recent tax filing (Form 1040)
- **Self-employment:** provide 1099, most recent quarterly Profit & Loss statements, or most recent tax filing (Form 1040)
- **Social Security or Disability:** provide benefit letter
- **Unemployment:** provide benefits letter
- **Retirement, Pensions, Annuities:** provide distribution statements
- **Capital Gains/Losses:** Schedule 1 & D of most recent tax filing (Form 1040)
- **Investment Income:** (taxable interest, dividends, money markets, CDs, etc.) provide Schedule B (Form 1040)
- **Lottery or Gambling Winnings**
- **Alimony received**
- **Rental/Royalty, S-Corp/LLC income**

Deductions Reported on Federal Tax Filing (Form 1040)

- Report any deductions you may have on your most recent Federal tax filing (Form 1040): educator expenses, higher education tuition & fees, alimony paid, Health Savings Account (HSA) deductions, deductible portion of self-employment tax (Line 14), SEP/SIMPLE contributions (Line 15), self-employed health insurance (Line 16), IRA deductions (Line 19), or student loan interest (Line 20).

Additional Considerations

- For those who are offered coverage through employer-sponsored insurance (ESI): be prepared with the plan name, policy number, and monthly premium cost of that plan. If you're not sure if your health insurance from your job is considered affordable under the Affordable Care Act (ACA), use the [Job-based Insurance Affordability calculator](#) to find out. You may need your employer to complete an [Employer-sponsored Health Insurance Affordability Worksheet](#). If ESI coverage is ending, provide the coverage end date and termination letter from the insurance company.

Pick the Right Plan

Make sure your household health care needs are covered before enrolling. Health Connector allows you to input your specific needs before you select a plan. Gather the following info to aid in this selection process:

- The doctors each household member is a patient of, including primary care providers and specialists
- Prescription information for each household member
- Preferred health care facilities: local hospitals, community health centers, or urgent care centers

Next Steps:

- Submit any [Requests for Information \(RFI\)](#) to the Health Connector as needed. View the list of [acceptable documents](#) and upload to your [Health Connector portal](#), or ask your Navigator for assistance in submitting all required documents.
- Pay premium by the 23rd of each month. Initial enrollment is not complete until the first, binding payment is received. There are several convenient [ways to pay](#) your premium via the Health Connector.

Helpful Phone Numbers:

- Health Connector Customer Service: [\(877\)-623-6765](tel:(877)623-6765)
- MassHealth Customer Service: [\(800\) 841-2900](tel:(800)841-2900)